

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS**

In re: KENNETH R. MACKO and JODI MACKO,	§	Case No. 09-37448
	§	
	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved prior to the Final Report must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at **10:30 a.m. on July 14, 2010 in Courtroom 642**, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date: 06/03/2010

By: /s/ Richard M. Fogel
Trustee

RICHARD F. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654
312-276-1334

UST Form 101-7-NFR (9/1/2009)

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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: MACKO, KENNETH R
MACKO, JODI

§ Case No. 09-37448

§

§

Debtor(s) _____

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$ <u>15,055.16</u>
<i>and approved disbursements of</i>	\$ <u>1,000.00</u>
<i>leaving a balance on hand of ¹</i>	\$ <u>14,055.16</u>

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>RICHARD M. FOGEL</u>	\$ <u>2,155.52</u>	\$ _____
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, U.S. Bankruptcy Court</i>	\$ _____	\$ _____
<i>Fees, United States Trustee</i>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant

Fees

Expenses

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 52,583.25 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 22.6 percent.

Timely allowed general (unsecured) claims are as follows.

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>6,461.90</u>	\$ <u>1,462.34</u>
<u>2</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>4,304.02</u>	\$ <u>974.00</u>
<u>3</u>	<u>American Express Centurion Bank</u>	\$ <u>11,650.60</u>	\$ <u>2,636.54</u>
<u>4</u>	<u>PYOD LLC, as assignee of Citibank</u>	\$ <u>985.71</u>	\$ <u>223.07</u>
<u>5</u>	<u>CAPITAL ONE BANK (USA), N.A., by American Infosource,</u>	\$ <u>4,548.63</u>	\$ <u>1,029.36</u>
<u>6</u>	<u>Fia Card Services, NA/Bank of America</u>	\$ <u>7,021.80</u>	\$ <u>1,589.04</u>
<u>7</u>	<u>Fia Card Services, NA/Bank of America</u>	\$ <u>9,381.02</u>	\$ <u>2,122.93</u>
<u>8</u>	<u>Sallie Mae</u>	\$ <u>8,229.57</u>	\$ <u>1,862.36</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654
(312) 276-1334
rfogel@shawgussis.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 09-37448

User: rgreen
Form ID: pdf006

Page 1 of 1
Total Noticed: 28

Date Rcvd: Jun 04, 2010

The following entities were noticed by first class mail on Jun 06, 2010.

db/jdb +Kenneth R Macko, Jodi Macko, 244 Steeplechase Court, Schaumburg, IL 60173-2165
aty +Jeff A Whitehead, Law Office of Jeff Whitehead, 700 West Van Buren, Suite 1506,
Chicago, IL 60607-3635
tr +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766
14549140 American Express, Box 0001, Los Angeles, CA 90096-8000
14912819 American Express Centurion Bank, POB 3001, Malvern, PA 19355-0701
14549141 Bank of America, PO Box 15019, Wilmington, DE 19886-5019
14952480 CAPITAL ONE BANK (USA), N.A., BY AMERICAN INFOSOURCE LP AS AGENT ASSIG,
Capital One Bank USA, N.A., PO Box 71083, Charlotte, NC 28272-1083
14549142 Capital One, PO Box 105474, Atlanta, GA 30348-5474
14549143 Capital One Bank, N.A., PO Box 6492, Carol Stream, IL 60197-6492
14549144 Chase, PO Box 15153, Wilmington, DE 19886-5153
14892722 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14549145 +Flaherty Jacobson Younger, 134 North LaSalle Street, #1600, Chicago, IL 60602-1159
14549154 HSBC, PO Box 17313, Baltimore, MD 21297-1313
14549149 J.Jill, Processing Center, Des Moines, IA 50364-0500
14549150 +Lieberman Management Services, 355 West Dundee Road, Suite 110,
Buffalo Grove, IL 60089-3500
14549153 +Michael D. Fine, 131 South Dearborn Steet, Floor 5, Chicago, IL 60603-5571
14549155 +PIERCE & ASSOCIATES, 1 N DEARBORN ST STE 1300, Chicago, IL 60602-4373
14936065 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
14549156 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500
14549157 +Village Centre LLC, 5 West Central Road, Mount Prospect, IL 60056-2462
14549158 +Volkswagen Credit, POB 829009, Dallas, TX 75382-9009
14549160 Wells Fargo, PO Box 30086, Los Angeles, CA 90030-0086
14549159 Wells Fargo, PO Box 14411, Des Moines, IA 50306-3411
15206718 +sallie mae, c/o sallie mae inc., 220 lasley ave., wilkes-barre pa 18706-1496

The following entities were noticed by electronic transmission on Jun 04, 2010.

14549147 E-mail/PDF: gecsedirecoverycorp.com Jun 05 2010 00:17:26 Care Credit, PO Box 960061,
Orlando, FL 32896-0061
15196025 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 05 2010 00:05:26
Fia Card Services, NA/Bank of America, by American Infosource Lp As Its Agent, PO Box 248809,
Oklahoma City, OK 73124-8809
14549146 E-mail/PDF: gecsedirecoverycorp.com Jun 05 2010 00:17:25 GE Money Bank, PO Box 960061,
Orlando, FL 32896-0061
14549148 E-mail/PDF: gecsedirecoverycorp.com Jun 05 2010 00:17:26 GE Money LOC, PO Box 530913,
Atlanta, GA 30353-0913

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14549152* +Jodi Macko, 244 Steeplechase Court, Schaumburg, IL 60173-2165
14549151* +Kenneth R. Macko, 244 Steeplechase Court, Schaumburg, IL 60173-2165

TOTALS: 0, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2010

Signature: _____

Joseph Speetjens